Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 1 of 76

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Arnold	
	Write the name that is on	First name	First name
	your government-issued	B Middle name	Middle name
	picture identification (for example, your driver's	Cooper	Middle Hame
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Middle name	Middle name
	Include your married or	Wilderfame	Middle Hame
	maiden names.	Last name	Last name
		First name	First roses
		rirst name	First name
		Middle name	Middle name
		Look name	Last name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 8961	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 2 of 76

Debtor 1 Arnold First Name	B Cooper Middle Name Last Name	Case number (if known)
i iist ivaine	Wilder Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	16522 Belleplaine Dr Number Street	Number Street
	Markham Illinois 60428	
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	·	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 3 of 76

Debtor 1 Arnold		В		Cooper		Case number (if kno	wn)
First Name		Middle Nam		Last Name			
Part 2: Tell the (Court Abou	ut Your Bankrup	tcy Case				
7. The chapter of Bankruptcy Chare choosing under	ode you	Check one. (For a Bankruptcy (Form Chapter 7 Chapter 11 Chapter 12 Chapter 13					C. § 342(b) for Individuals Filing for opriate box.
8. How you will fee	pay the	more details a cashier's che may pay with I need to pay Individuals to line in the official poyou choose to	about how yo ck, or money a credit card the fee in in a Pay Your File the the the the the the the the the th	u may pay. Typ order If your a or check with a stallments. If y ing Fee in Insta vaived (You ma red to, waive you t applies to you	pically, if you attorney is a pre-printer ou choose allments (O ay request our fee, an ur family si	ou are paying the submitting your ed address. this option, sig fficial Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed bankruptcy w last 8 years?		✓ No. Yes. District District			When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bank cases pending being filed by spouse who is filing this case you, or by a be partner, or by affiliate?	g or a s not e with usiness	No. Yes. Debtor District Debtor District			When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent y residence?	our	✓ No.	r landlord obta Go to line 12.	Statement About			you want to stay in your residence? St You (Form 101A) and file it with

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 4 of 76

В Debtor 1 Arnold Cooper __ Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 5 of 76

 Debtor 1
 Arnold First Name
 B
 Cooper Last Name
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 6 of 76

Debtor 1 Arnold First Name	B Middle Name	Cooper Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	r consumer debts? Consumer debts? Consumer debts? Consumer a person debts? But investment or through	nal, family, or househo usiness debts are debts in the operation of the b	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	r 7. Do you estimate tha	at after any exempt prope o distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,00 ☐ 5,001-10,0☐ 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under C of title 11, United States Code under Chapter 7. If no attorney represents me ar out this document, I have obta I request relief in accordance w I understand making a false sta	hapter 7, I am aware to I understand the relied I did not pay or agrined and read the not with the chapter of title atement, concealing passe can result in fine	hat I may proceed, if elief available under each ee to pay someone who ice required by 11 U.S. e 11, United States Coo property, or obtaining m	de, specified in this petition.
	/s/ Arnold Cooper		*	
	Signature of Debtor 1		Signature of De	btor 2
	Executed on 12/7/2017	D / YYYY	Executed on	MM / DD / YYYY

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 7 of 76

Debtor 1 Arnold	В	Cooper	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	ider Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Elizabeth Placel	<	Date	12/7/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 8 of 76

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Arnold	В	Cooper
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$45,000.00
Ta. Copy line 33, Total real estate, north Schedule 20 b	Ф0.000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,999.20 ————————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$53,999.20
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	400.007.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$82,887.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$77,031.87
Your total liabilities	\$159,918.87
rt 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
. Constant I. Total Motifie (Official Foot)	\$3,469.72
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 9 of 76

Del	btor 1 Arnold	В	Cooper	Case number (if known)			
	First Name	Middle Name	Last Name				
Part	4: Answer These Qu	uestions for Administra	tive and Statistical Recor	ds			
6. 🖊	Are you filing for bankrupt	cy under Chapters 7, 11, o	or 13?				
	No. You have nothing t	o report on this part of the fo	orm. Check this box and submi	it this form to the court with your other sc	hedules.		
	✓ Yes.						
7. \	What kind of debt do you h	nave?					
			umer debts are those incurred b Fill out lines 8-10 for statistical p	oy an individual primarily for a personal, purposes. 28 U.S.C. § 159.			
		imarily consumer debts. You ith your other schedules.	ou have nothing to report on th	nis part of the form. Check this box and su	ubmit		
8.		our Current Monthly Incom Form 122B Line 11; OR , Fo	ne: Copy your total current mor orm 122C-1 Line 14.	nthly income from Official	\$4,833.34		
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedule	E/F:			
	From Part 4 on Schedul	e E/F, copy the following:		Total claim			
	9a. Domestic support obli	igations (Copy line 6a.)		\$0.00			
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00			
	9c. Claims for death or pe	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00			
9d. Student loans. (Copy line 6f.) \$49,712.00							
	9e. Obligations arising ou	t of a separation agreement of	ort as \$0.00				
	priority claims. (Copy line	6g.)					
	9f. Debts to pension or pr	rofit-sharing plans, and other	r similar debts. (Copy line 6h.)	\$0.00			
	9g. Total. Add lines 9a th	rough 9f.		\$49,712.00			

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 10 of 76

Fill in this	information to identify your o	case:					
Debtor 1	Arnold	В		Cooper			
Debtor 1	First Name	Middle Na	ame	Last Name			
Debtor 2	Para)						
(Spouse, if fi	ling) First Name	Middle Na	ame	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern		District of Illinois(State)			
Case num (If known)	nber						
Officia	al Form 106A/B						Check if this is an amended filing
Sche	dule A/B: Prope	erty					12/1
category v responsibl write your Part 1:	where you think it fits best. le for supplying correct infor name and case number (if Describe Each Residence	Be as complete an mation. If more sp known). Answer ev ce, Building, Lan	nd accur pace is reery que nd, or O	ther Real Estate You Own or	ople are o this fo Have a	filing together, both a rm. On the top of any a	re equally
1. Do you	u own or have any legal or e No. Go to Part 2	quitable interest in	n any re	sidence, building, land, or similar	property	γ?	
	Yes. Where is the property?						
1.1	Street address, if available, or	other description	Sin	s the property? Check all that apply. gle-family home plex or multi-unit building		the amount of any secu	claims or exemptions. Put red claims on Schedule D: hims Secured by Property.
	16522 Belleplaine Dr Number Street		Coi	ndominium or cooperative nufactured or mobile home		Current value of the entire property? \$45000.00	Current value of the portion you own? \$45000.00
	Markham Illinois City State Cook County	60428 Zip Code		estment property leshare		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	•		ш	as an interest in the property? Che	eck	Check if this is co	mmunity property
			one.			,	
				otor 1 only			
				otor 2 only otor 1 and Debtor 2 only			
				east one of the debtors and another			
				nformation you wish to add about	thic ito	m euch ae local	
				ty identification	tilis itei	n, such as local	
If you	own or have more than one, I	ist here:					
1.2	Street address, if available, or	other description	Sin	s the property? Check all that apply. gle-family home	•	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i>
		· 		olex or multi-unit building ndominium or cooperative		Current value of the entire property?	Current value of the portion you own?
			Ma Lar	nufactured or mobile home id			
	Number Street			estment property reshare		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City State	Zip Code		er			
			Who ha	as an interest in the property? Che	eck	(see instructions)	mmunity property
			Deb	otor 1 only		_	
			Deb	otor 2 only			
			Deb	otor 1 and Debtor 2 only			
			At I	east one of the debtors and another			
				nformation you wish to add about	this ite	m, such as local	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 11 of 76

Debtor 1	Arnold First Name	B Middle Name	Cooper Last Name	Case number	(if known)	
1.3 Street	et address, if available, or other street State	Zip Code	Investment property? Check all that app Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Debtor 1 only Debtor 2 only At least one of the debtors and another	heck one. er	the amount of any secu Creditors Who Have Cla. Current value of the entire property? Describe the nature of interest (such as fee s the entireties, or a life. Check if this is co (see instructions)	imple, tenancy by estate), if known.
you have seen you have seen you have seen you have seen you ow	Describe Your Vehicles	p tion you own for a te that number he	in any vehicles, whether they are reg	g any entries	\$45 s for pages \$45	000.00
Ī	ns, trucks, tractors, sport util	Mercedes-Benz C-Class C240 Sedan 4D 2002 160000	Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	c y? Check nother	Do not deduct secured the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D: aims Secured by Property.</i> Current value of the portion you own? \$2862.00
3.2	Make Model: Year: Approximate mileage: Other information: 2006 Buick Rendezvous C	Buick Rendezvous CXL Sport Utility 4D 2006 180000 XL Sport Utility 4D	Who has an interest in the propertione. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a continuous instructions)	nother	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$2943.00

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 12 of 76

ebtor 1		В		number (if known)		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the property? Ch		Do not deduct secured claims or exe	
	Model:		one.			red claims on <i>Schedule D</i> aims Secured by Property.
	Year:		Debtor 1 only	Creditors vi	viio nave Cia	ить зеситей ву Ргорену.
	Approximate mileage:		Debtor 2 only		alue of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire pro	perty?	portion you own?
			At least one of the debtors and another			
			Check if this is community property instructions)	(see		
3.4	Make		Who has an interest in the property? Ch			claims or exemptions. Put
	Model:		one.		•	red claims on Schedule D
	Year:		Debtor 1 only	Creattors V	vno Have Cia	aims Secured by Property.
	Approximate mileage:		Debtor 2 only	Current va	alue of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire pro	perty?	portion you own?
			At least one of the debtors and another	,		
			Check if this is community property	(see		
			instructions)	(
Exar			er recreational vehicles, other vehicles, and t, fishing vessels, snowmobiles, motorcycle acc			
Exar	nples: Boats, trailers, motor No Yes Make			cessories leck Do not ded		claims or exemptions. Put ired claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motor No Yes		t, fishing vessels, snowmobiles, motorcycle acc Who has an interest in the property? Ch	cessories eck Do not ded the amoun	it of any secu	claims or exemptions. Put ared claims on <i>Schedule D</i> aims Secured by Property.
Exar	nples: Boats, trailers, motor No Yes Make Model:		t, fishing vessels, snowmobiles, motorcycle acc Who has an interest in the property? Chone. Debtor 1 only	eck Do not ded the amoun Creditors V	it of any secu <i>Who Have Cla</i>	red claims on Schedule D iims Secured by Property.
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, motorcycle acc Who has an interest in the property? Ch one. Debtor 1 only Debtor 2 only	eck Do not ded the amoun Creditors V	it of any secu Who Have Cla alue of the	red claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		t, fishing vessels, snowmobiles, motorcycle acc Who has an interest in the property? Ch one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	neck Do not ded the amoun Creditors W Current va entire prop	it of any secu Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	neck Do not ded the amount Creditors W. Current va entire prop	it of any secu Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, motorcycle acc Who has an interest in the property? Ch one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	neck Do not ded the amount Creditors W. Current va entire prop	it of any secu Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the
Exar ✓ 4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property	Do not ded the amount Creditors W. Current valentire projection. (see	at of any secu	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put
Exar ✓ 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone.	cessories Do not ded the amount Creditors W Current va entire properties (see	at of any secu	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Putered claims on Schedule Daims on Schedule
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property instructions) Who has an interest in the property? Ch	cessories Do not ded the amount Creditors W Current va entire properties (see	at of any secu	ared claims on Schedule Daims Secured by Property. Current value of the portion you own?
Exar ✓ 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone.	cessories Do not ded the amoun Creditors W Current va entire properties (see Do not ded the amoun Creditors W Current va	at of any secu- Who Have Cla alue of the perty? duct secured at of any secu- Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims Secured by Property. Current value of the
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 only	cessories Do not ded the amoun Creditors W Current va entire properties (see Do not ded the amoun Creditors W	at of any secu- Who Have Cla alue of the perty? duct secured at of any secu- Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ured claims on Schedule Daims Secured by Property.
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only	cessories Do not dec the amounter Creditors W Current value entire properties (see Do not dec the amounter Creditors W Current value entire properties was entire properties.	at of any secu- Who Have Cla alue of the perty? duct secured at of any secu- Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims Secured by Property. Current value of the
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property instructions) Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	cessories Do not ded the amount Creditors Will Current value entire properties (see Do not ded the amount Creditors Will Current value amount Creditors Will Current value entire properties	at of any secu- Who Have Cla alue of the perty? duct secured at of any secu- Who Have Cla alue of the	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraf	who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only The property only At least one of the debtors and another one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another of the check if this is community property	cessories Do not ded the amoun Creditors W Current va entire properties (see Do not ded the amoun Creditors W Current va entire properties Current va entire properties (see	at of any secu- Who Have Cla alue of the perty? duct secured at of any secu- Who Have Cla alue of the	red claims on Schedule Enims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Enims Secured by Property. Current value of the

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 13 of 76

Debtor 1 Arnold Cooper Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (3)V (1)Cellphone (1)Computer (1)Tablet (1)Laptop \$700.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1500.00 for Part 3. Write that number here

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 14 of 76

В Cooper Debtor 1 Arnold Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$1000.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: Chase Bank \$25.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ✓ Yes \$669.20 Investment Plan with Employer Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 15 of 76

Debt	tor 1 Arnold	В	Cooper	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transform Issuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II) thrift savings accounts	s, or other pension or profit-sharing plans	
		ria, Errioa, Reogn, 40 (k), 400(k	o, tillit savings accounts	, or other pension or prome-smaling plans	
		Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	-		
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money t	o you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 16 of 76

Debt	or 1 Arnold First Name	B Cooper Case number (if known) Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progran	
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	No No Door	oviho.	7
	Yes. Desc	Cribe	
26.		pyrights, trademarks, trade secrets, and other intellectual property	
		ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No Yes. Desc	cribe	7
	<u> </u>		
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No No	anding permits, exclusive licenses, cooperative association moralings, liquol licenses, professional licenses	
	Yes. Desc	cribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
	Tax refunds on No	owed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou you a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s abou you a	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years Local: rt et due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tht \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years Int st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 solutions \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 17 of 76

Deb	tor 1 Arnold	В	Cooper	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disabil		ings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	ance company	pany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	No Yes. Describe				
33.	Examples: Accidents, em	rties, whether or not you ha ployment disputes, insurance		a demand for payment	
34.	Yes. Describe Other contingent and uto set off claims	ınliquidated claims of every	nature, including counter	claims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets yo	u did not already list			
	Yes. Describe				
36.		all of your entries from Part umber here			\$1694.20
Part	_			nterest In. List any real estate in Part	1.
37.	Do you own or have any	/ legal or equitable interest	in any business-related pi		
	No. Go to Part 6. Yes. Go to line 38.			po D	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	Accounts receivable or	commissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 18 of 76

Debt	tor 1 Arnold	В	Cooper	Case number (if known)	
ı	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equipme	ent, supplies you us	e in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
		_			
41.	Inventory				
	✓ No				
	Yes. Describe				1
		_			1
42.	Interests in partnerships or j	oint ventures			
	✓ No				
		N	ame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			-
		_			_
43 (Customer lists, mailing lists, o	– or other compilation	19		
10. 4		or other complication			
	✓ No				
	Yes. Do your lists include	personally identifiable	information (as defined in 11 L	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Describe				
	Tes. Describe				
44.	Any business-related proper	ty you did not alrea	dy list	<u> </u>	
			-		
	☑ No	_			<u> </u>
	Yes. Give specific				
	information	-			
		_			
		_			
		-			
		_			
45. A	dd the dollar value of all of yo	our entries from Par	t 5. including any entries for	pages you have attached	
<u> </u>				.,	
Part	Describe Any Farm- a If you own or have an interes			You Own or Have an Interest In.	
	ii you own or have an interes	t III Tairiilailu, iist it iii F	ant i.		
46.	Do you own or have any lega	al or equitable inter	est in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, poultry, t	farm-raised fish			
	 No				
	Yes. Describe]
	L 100. 2000/100				
					1

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 19 of 76

Debto	or 1 Arnold First Name	B Middle Name	Cooper Last Name	Case number (if known)	
48.	Crops-either growing	g or harvested			
	No Yes. Describe				
49.	Farm and fishing equ	uipment, implements, machinery, fixt	ures, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing sup	pplies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Anv farm- and comm	ercial fishing-related property you di	d not already list		
	No	,			
	Yes. Describe				
		all of your entries from Part 6, includ	ing any entries for page	s you have attached	
>					
Part 7	Describe All Pr	operty You Own or Have an Inte	rest in That You Did	Not List Above	
53.	Do you have other pr	operty of any kind you did not alread			
		ets, country club membership			
	No Cive appoific				
	Yes. Give specific information				
54. Ad	ld the dollar value of	all of your entries from Part 7. Write	that number here		P
Part 8	List the Totals	of Each Part of this Form			
55. P a	art 1: Total real esta	te, line 2			\$45000.00
56. p a	art 2 total vehicles, l	ine 5	\$5805.00	_	
57. P a	art 3: Total personal	and household items, line 15	\$1500.00	-	
58. P a	art 4: Total financial a	assets, line 36	\$1694.20	-	
59. P	art 5: Total business	-related property, line 45		_	
60. P	art 6: Total farm- and	d fishing-related property, line 52		-	
61. P	art 7: Total other pro	perty not listed, line 54		_	
62. T o	otal personal propert	ty. Add lines 56 through 61	***************************************	Copy personal property total	+ \$8999.20
					\$53999.20
63. To	otal of all property on	Schedule A/B. Add line 55 + line 62			Ψ50999.20

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 20 of 76

Fill in this information to identify your case:							
Debtor 1	Arnold	В	Cooper				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois				
			(State)				
Case number (If known)							

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	N/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Schedule A/B		
	Brief description: Checking account, Chase Bank	\$1,000.00	\$1,000.00 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17		applicable statutory limit	
	Brief description: Savings account, Chase Bank Line from Schedule A/B: 17	\$25.00	\$25.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 21 of 76

В Cooper Debtor 1 Arnold Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Current value of Brief description of the property and Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$500.00 description: **✓** \$500.00 **Used Clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$700.00 description: **✓** \$700.00 (3)V (1)Cellphone 100% of fair market value, up to any (1)Computer (1)Tablet (1)Laptop applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$669.20 description: \$669.20 **Investment Plan with** 100% of fair market value, up to any **Employer** applicable statutory limit Line from Schedule A/B: 18 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$2,862.00 description: 5/12-1001(b) \$0 Mercedes-Benz C-Class 100% of fair market value, up to any C240 Sedan 4D, 2002, applicable statutory limit 2002 Mercedes-Benz C-Class C240 Sedan 4D Line from Schedule A/B: 03 735 ILCS 5/12-1001(c); 735 ILCS Brief \$2,943.00 description: 5/12-1001(b) **✓** \$0 **Buick Rendezvous CXL** 100% of fair market value, up to any Sport Utility 4D, 2006, 2006 Buick Rendezvous applicable statutory limit CXL Sport Utility 4D

Line from Schedule A/B:

03

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 22 of 76

INTICIAL FORM TUBEL	k if this is a ded filing
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check	ded filing
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check	ded filing
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Official Form 106D	ded filing
Case number ((fknown) (State)	ded filing
Case number (If known) Official Form 106D	ded filing
Official Form 106D	ded filing
INTICIAL FORM TUBEL	ded filing
	4014
Schedule D: Creditors Who Have Claims Secured by Property	12/1
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informati	
more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, w name and case number (if known).	vrite your
Do any creditors have claims secured by your property?	
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.	
Yes. Fill in all of the information below.	
Part 1: List All Secured Claims	
	2-10
	<i>Column</i> C Jnsecured
in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's Do not deduct the collateral possible.	ortion
name. value of collateral. that supports If	f any
□ 1 WELLS FARGO HM MORTGAG	S21,975.00
Creditor's Name	121,010.00
Po Box 10335 Number Street As of the date you file, the claim is: Check all that apply.	
Contingent	
Des Moines IA 50306 Unliquidated	
City State ZIP Code Disputed	
Who owes the debt? Check one. Nature of lien. Check all that apply.	
Debtor 2 only An agreement you made (such as mortgage or secured	
Debtor 1 and Debtor 2 only car loan)	
At least one of the debtors Statutory lien (such as tax lien, mechanic's lien)	
and another Judgment lien from a lawsuit	
Check if this claim relates to a community debt Other (including a right to offset)	
Date debt was 3/2016 Last 4 digits of account number 1824	
2.2 ONEMAIN Creditor's Name Describe the property that secures the claim: \$8,788.00 \$2,862.00 \$	55,926.00
PO BOX 1010 2002 Mercedes-Benz C-Class C240 Sedan 4D	
Number Street As of the date you file, the claim is: Check all that apply.	
Contingent	
EVANSVILLE IN 47706 City State ZIP Code Discount of the control of	
Who owes the debt? Check one. Disputed	
Debtor 1 only Nature of lien. Check all that apply.	
☐ Debtor 2 only ☐ An agreement you made (such as mortgage or secured car loan) ☐ Debtor 1 and Debtor 2 only ☐ Car loan)	
At least one of the debtors Statutory lien (such as tax lien, mechanic's lien)	
and another Judgment lien from a lawsuit	
Check if this claim relates to a community debt Other (including a right to offset)	
Date debt was 7/2017 Last 4 digits of account number 5396	
Add the dollar value of your entries in Column A on this page. Write that number here:	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 23 of 76

Debtor 1 A		3	Cooper	Case n	umber (if known)		
F		Middle Name	Last Name				
Additional Page Part 1 After listing any entries on t 2.4, and so forth.		this page, number them beginning with 2.3, followed by		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
Chic City Who	State ZIP Code owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt debt was 6/2016	2006 Buick R As of the date Continger Unliquidar Disputed Nature of lier ✓ An agreen car loan) Statutory Judgmen Other (incl		4D ck all that apply. tgage or secured		\$2,943.00	\$4,181.00
		ur entries in Co	lumn A on this page. Write	that number	\$7,124.00		
	If this is the last page of y Write that number here:	our form, add t	he dollar value totals from	all pages.	\$82,887.00		

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 24 of 76

Fill in this inf	formation to identify your ca	ise:			
Debtor 1	Arnold	В	Cooper		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing) First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number	er				
	E 400E/E				Check if this is an amended filing
Official	Form 106E/F				Officer if this is all differenced filling
Sched	dule E/F: Cre	ditors Who	Have Unsec	ured Claims	12/1
other party t Form 106A/E claims that a the entries in known).	o any executory contracts B) and on Schedule G: Execute are listed in Schedule D: Cr n the boxes on the left. Atta	or unexpired leases that cutory Contracts and Une reditors Who Hold Claims ach the Continuation Pa	could result in a claim. A expired Leases (Official Fo Secured by Property. If n	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Part 1: Lis	st All of Your PRIORITY	Unsecured Claims			
1. Do any	creditors have priority uns	secured claims against y	ou?		
✓ No	o. Go to Part 2.				
Ye	es.				
listed, id As mud	dentify what type of claim it is	s. If a claim has both priorit in alphabetical order accord	y and nonpriority amounts, ding to the creditor's name.	list that claim here and show but If you have more than two prices	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 25 of 76

Debto	or 1 Arnold		В	Cooper	Case number (if k	nown)	
	First Nam	е	Middle Name	Last Name			
Part 2	2: List All	of Your NONPRI	ORITY Unsecu	red Claims			
3. [[-	itors have nonpriori I have nothing to rep	-	• •	e court with your other schedules.		
L I	insecured cla	aim, list the creditor se one creditor holds a p	eparately for each	claim. For each claim I	r of the creditor who holds each of isted, identify what type of claim it is. Part 3.If you have more than four pri	. Do not list claims already in	cluded in Part 1.
							Total claim
4.1	AMEX Nonpriority PO box 98	Creditor's Name			Last 4 digits of account number _ When was the debt incurred?	5613 4/2017	\$4,928.00
	Number	Street			when was the debt mounted.	4/2011	
	El Paso City	Texa State	e 2	79998 Zip Code	As of the date you file, the claim Contingent Unliquidated Disputed	is: Check all that apply.	
	✓ Debtor	r 1 only			Type of NONPRIORITY unsecured	l claim:	
	Debtoi	r 2 only			<u></u>	· Oldiiiii	
	느	r 1 and Debtor 2 only			Student loans Obligations arising out of a sep divorce that you did not report a		
		t one of the debtors a		debt debt	Debts to pension or profit-shari debts	· ·	
	Is the clai	m subject to offset?			Other. Specify Cred	itCard	
	✓ No Yes				_		
4.0		DDC .					Ф500.00
4.2	CAP1/MNF Nonpriority	Creditor's Name			Last 4 digits of account number	1631	\$533.00
	90 CHRIST				When was the debt incurred?	5/2017	
		Street LE Dela State red the debt? Check r 1 only	e 2	19720 Žip Code	As of the date you file, the claim Contingent Unliquidated Disputed		
	뜨	-			Type of NONPRIORITY unsecured	l claim:	
	Debto	r 2 only r 1 and Debtor 2 only it one of the debtors a	and another		Student loans Obligations arising out of a sep divorce that you did not report a Debts to pension or profit-shari	as priority claims	
	Check	t if this claim relate:	s to a community	debt debt	debts	rig plairs, and other similar	
	Is the clai	m subject to offset?			Other. Specify Cred	<u>itCard</u>	
4.3	CAPITALO	NF					\$3,762.00
4.3	Nonpriority c/o Pollack	Creditor's Name & Rosen, P.C			Last 4 digits of account number	8681 8/2014	φ3,702.00
	Number	Street	10		As of the date you file, the claim	is: Check all that apply.	
	1825 Barre	ett Lakes Blvd Suite 5	10		Contingent	11.7	
	Kennesaw	Geo	rgia (30144	Unliquidated		
	City	State		Zip Code	블 ·		
	Dalata.	red the debt? Check r 1 only	cone.		Disputed		
	브	•			Type of NONPRIORITY unsecured	l claim:	
	Debtoi	r 2 only			Student loans		
	느	r 1 and Debtor 2 only	and another		Obligations arising out of a sep divorce that you did not report a		
				, dobt	Debts to pension or profit-shari	ng plans, and other similar	
		cif this claim relate: m subject to offset?		uebl	debts Other. Specify Cred	itCard	
	✓ No Yes				_		

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 26 of 76

Debtor 1 Arnold B Cooper Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 510 Kennesaw Georgia 30144	Last 4 digits of account number 0293 When was the debt incurred? 6/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$1,858.00
	City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.5	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 510 Kennesaw Georgia 30144 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 4/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$952.00
4.6	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number When was the debt incurred?	\$2,500.00

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 27 of 76

Debtor 1 Arnold B Cooper Case number (if known)
First Name Middle Name Last Name

Port 2: Vour NONDRIORITY Unsecured Claims - Continuation Page

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.								
4.7	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0914 When was the debt incurred? 3/2005 As of the date you file, the claim is: Check all that apply.	\$49,712.00						
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 							
4.8	DISCOVER FIN SVCS LLC Nonpriority Creditor's Name PO BOX 15316 Number Street WILMINGTON Delaware 19850 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 4/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$2,407.00						
4.9	Elastic Nonpriority Creditor's Name PO BOX 950276 Number Street Louisville Kentucky 40295 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$3,312.37						

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 28 of 76

В Debtor 1 Arnold Cooper Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 LC SYSTEM INC \$65.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2017 PO BOX 64378 As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota 55164 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: HOMEWOOD DISPOSAL SERVICE Other. Specify Yes 4.11 Illinois Department of Employment Security \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 4385 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Over payment Is the claim subject to offset? **✓** No Yes Municipal Collections of America Inc 4.12 \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3348 Ridge Road Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60438 Lansing Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 97219 & 2820910 Is the claim subject to offset?

✓ No Yes

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 29 of 76

В Debtor 1 Arnold Cooper Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 RB's Automotive & Towing \$740.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 16500 Pulaski Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Country Club Hills 60478 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Towing Fee and Day Storage Is the claim subject to offset? **✓** No Yes 4.14 Village of Midlothian \$1,012.50 Last 4 digits of account number _ Nonpriority Creditor's Name 14801 S. Pulaski Rd. When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Midlothian Illinois 60445 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt DL#: C160-0027-8041 & Other. Specify Reference #: P240677 & P243481 Is the claim subject to offset? **✓** No Yes Village of Olympia Fields 4.15 \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 20040 Governors Highway n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Olympia Fields Illinois 60461 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt DL#: C160-0027-8041 Reference Other. Specify #: 35765 Is the claim subject to offset? **✓** No

Yes

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 30 of 76

Debtor		В	Cooper	Case number (if known)				
Part 2:	Your NONPRIORITY Uns	Middle Name secured Claims - Conti	Last Name nuation Pag	e				
	After listing any entries on thi	is page, number them beg	inning with 4.	g with 4.5, followed by 4.6, and so forth.				
	Village of Park Forest Nonpriority Creditor's Name 350 Victory Dr, Park Forest Number Street			Last 4 digits of account number\$1,000 When was the debt incurred? As of the date you file, the claim is: Check all that apply.				
	Park Forest Illino City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	e Zip Code k one.		Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or				
	At least one of the debtors a Check if this claim relate: Is the claim subject to offset? No	and another s to a community debt		Debts to pension or profit-sharing plans, and other similar debts DL#: C160-0027-8041, Reference Other. Specify #: 59317, 25651, 27410, 27411				

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 31 of 76

Debtor 1 Arnold В Cooper _ Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.6 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Linebarger Goggan Blair & Samplson, LLP On which entry in Part 1 or Part 2 did you list the original creditor? Po Box 659443 Line 4.6 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured San Antonio 78265 Texas Last 4 digits of account number

City

State

Zip Code

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 32 of 76

Debtor 1 Arnold B Cooper Case number (if known)

FIISLINA	me wilddie Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting p	ourpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.		\$0.00	
	oc. Total. Add lines of through od.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$49,712.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$27,319.87	
	6i Total Add lines 6f through 6i	6i	\$77,031.87	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 33 of 76

Fill in this information to identify your case:									
Debtor 1	Arnold	В	Cooper						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)	_		(2.5)						

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main

		Case 17-3036			e 34 of 76
Fill in	this infor	nation to identify your c	case:		
Debto	or 1	Arnold	В	Cooper	
Dobto	O	First Name	Middle Name	Last Name	
Debto (Spous	e, if filing)	First Name	Middle Name	Last Name	
United	d States B	ankruptcy Court for the:	Northern	District of Illinois	
Case	number			(State)	
(If know		-			<u>_</u>
					Check if this is an amended filing
Offi	icial	Form 106H			
		H: Your Co	dobtoro		40/45
					12/15 as complete and accurate as possible. If two married people are
	ı). Answe	r every question. nave any codebtors? (If	tach the Additional Page to		op of any Additional Pages, write your name and case number (if as a codebtor.)
	Ye				
2.			ou lived in a community pro ada, New Mexico, Puerto Rico		ory? (Community property states and territories include Arizona,
		. Go to line 3.	ada, rew moxico, r dono moc	, roxao, waariington, an	and meesingin.
	Ye	s. Did your spouse, for	mer spouse, or legal equiva	alent live with you at the	he time?
	V	No		٥٠٠ ٿا.	E-11.
	Ш	Yes. In which commu	inity state or territory did yo	u live?	Fill in the name and current address of that person.
		Name of your spouse,	former spouse, or legal equiv	alent	
		Number Street			
		City	State	Zip Coo	oda -
		Oity	State	21p 000	oue
3.	again as	a codebtor only if tha	t person is a guarantor or o	osigner. Make sure yo	tor if your spouse is filing with you. List the person shown in line 2 you have listed the creditor on Schedule D (Official Form 106D), Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1:	Your codebtor		Column 2: The creditor to whom you owe the debt			
			Check all schedules that apply:			
				Cited	ck all scriedules that apply.	
Lenon, Mar	rissa				Schedule D, line 2.3	
Name				lacksquare	Scriedule D, iii le 2.0	
	16522 Belleplaine Dr			П	Schedule E/F, line	
Number	Street		_	_		
Markham		Illinois	60428		Schedule G, line	
City		State	Zip Code			

3.1

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 35 of 76

				3				
Fill in th	nis information to identify	your case:						
Debtor ⁻	1 Arnold	В	Coope	er				
	First Name	Middle Name	Last N	ame	Che	eck if this is:		
Debtor 2	2 if filing) First Name	Middle None	L ant N	0.000	— I п.	An amended filing		
(Spouse,	" '"" '9) First Name	Middle Name	Last N			A supplement showing post-petiti	ion chantor 19	
United S the:	States Bankruptcy Court for	Northern	_ District of Illi	nois state)		expenses as of the following date		
Case nu	ımber		(3	naie)				
(If known)						MM / DD / YYYY		
Offic	ial Form 106I							
Sche	edule I: Your In	come					12/15	
informa spouse.	tion about your spouse. If more space is needed (if known). Answer ever	If you are separated and I, attach a separate she y question.	d your spous	se is not filin	g with you, do	r spouse is living with you, in not include information abou ional pages, write your name	ıt your	
	in your employment		Debtor 1			Debtor 2		
info	rmation.	Employment status						
	ou have more than one job, ch a separate page with		✓ Emplo	nployed		Employed Not Employed		
info	rmation about additional		L Not 2	прюуса		Thot Employed		
emp	oloyers.	Occupation						
	ude part time, seasonal, or -employed work.	Employer's name	AXA Assist	ance USA Inc		<u> </u>		
	supation may include student	Employer's address	122 S Michigan Ave #1100					
	omemaker, if it applies.		Number Str	reet		Number Street		
			Chicago	Illinois	60603			
			City	State	Zip Code	City State	Zip Code	
		How long employed there?	10 months	S				
Part 2	: Give Details About N	Monthly Income						
spouse	e unless you are separated.		-		-	write \$0 in the space. Include you		
	or your non-filing spouse hav space, attach a separate she		combine the	information fo	r all employers fo	or that person on the lines below.	If you need	
				For	Debtor 1	For Debtor 2 or non-filing spouse		
	st monthly gross wages, sala eductions.) If not paid monthly e.			2.	\$4,833.34			
3. E s	stimate and list monthly ove	rtime pay.		3.	+ \$0.00			
4. C a	alculate gross income. Add I	ine 2 + line 3.		4.	\$4,833.34			

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 36 of 76

Debtor 1Arr	nold st Name		oper t Name		Case number (i known)	<u></u>		
	or rumo	middle Haine Ladi	rumo		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line	4 here		→ 4.		\$4,833.34			
5. List all pa	ayroll dedu							
5a. Tax, I	Medicare,	and Social Security deductions	58	ì.	\$1,225.70			
5b. Man o	datory con	tributions for retirement plans	51).	\$0.00			
5c. Volur	ntary contr	ibutions for retirement plans	50).	\$0.00			
5d. Requ	ired repay	ments of retirement fund loans	50	J.	\$0.00			
5e. Insur	ance		56	€.	\$137.91			
5f. Dome	estic suppo	ort obligations	51		\$0.00			
5g. Unio i	n dues		5	J.	\$0.00			
5h. Othe	r deductio	ns. Specify:	51	1. +	+ \$0.00 +			
6. Add the p +5h.	oayroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.		\$1,363.61			
7. Calculate	e total mor	hthly take-home pay. Subtract line 6 from line 4.	7.		\$3,469.72			
8. List all ot	ther incom	e regularly received:						
busin	ness, profe	m rental property and from operating a ssion, or farm						
gross	receipts, o	nt for each property and business showing rdinary and necessary business expenses, and ret income.	88	à.	\$0.00			
8b. Inter	est and div	vidends	81	٥.	\$0.00			
		payments that you, a non-filing spouse, or a llarly receive						
		spousal support, child support, maintenance, nt, and property settlement.	80) .	\$0.00			
8d. Unen	nployment	compensation	80	J.	\$0.00			
8e. Socia	al Security		86	Э.	\$0.00			
Includ cash a under	de cash assi assistance t the Supple ng subsidie	ent assistance that you regularly receive istance and the value (if known) of any non-hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or is	81	:	\$0.00			
8g. Pens	sion or reti	rement income	89		\$0.00			
8h. Othe	r monthly	income. Specify:		ر ۱. +	+ \$0.00 +			
9. Add all of	ther incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8f	n. 9.		\$0.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing spou	10 ise).	\$3,469.72 +		=	\$3,469.72
Include o	ontributions r relatives.	ular contributions to the expenses that you list is from an unmarried partner, members of your how amounts already included in lines 2-10 or amounts	usehold,	you	ur dependents, your roomma			
Specify:							11. +	\$0.00
		the last column of line 10 to the amount in lin the Summary of Schedules and Statistical Summ					12.	\$3,469.72 Combined
No.		increase or decrease within the year after you	ı file this	for	rm?			monthly income
Yes.	. Explain:							

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 37 of 76

		Docu	ment Page 37 of 7	6	
Fill in this infor	mation to identify	y your case:			
Debtor 1	Arnold	В	Cooper		
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court	for the: Northern [District of Illinois		nowing post-petition chapter 13
Case number			(State)	expenses as or t	he following date:
(If known)			_	MM / DD / YYYY	,
Official	Form 10	61			
Schedul	e J: Your	Expenses			12/15
information. If	more space is no	as possible. If two married people a eeded, attach another sheet to this			
	swer every questi cribe Your Ho				
1. Is this a joi		useriolu			
	o to line 2				
		in a comprete harrachald?			
L Yes. D	_	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	nses for Separate Household of Del	tor 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live
Bostor E.		dan dependent	Child	age 4 years	with you? No.
					Yes.
			Child	6 years	No.
					✓ Yes.
	penses include of people other	✓ No			
yourself an dependent	•	Yes			
Part 2: Esti	mate Your One	going Monthly Expenses			
Estimate you	r expenses as of of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	h non-cash government assistance luded it on Schedule I: Your Income	•		Your expenses
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$881.00
	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 38 of 76

Debtor 1 Arnold B Cooper Case number (if known)
First Name Middle Name Last Name

riist Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments fo	r your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$200.00
6b. Water, sewer, garbage collection	1	6b.	\$75.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	\$250.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$323.00
8. Childcare and children's education	on costs	8.	\$385.50
9. Clothing, laundry, and dry cleaning	g	9.	\$100.00
10. Personal care products and serv	rices	10.	\$100.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, main Do not include car payments	tenance, bus or train fare.	12.	\$300.00
13. Entertainment, clubs, recreation	n, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and rel	igious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$245.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduc	ted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
47.4 0.0 0		17d	\$0.00
	tenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	•	18.	
Specify:	port others who do not live with you.	10	#0.00
	included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	. molaced in filles 7 of 5 of this form of thi schedule 1. Four income.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or ren	ter's insurance	20c	\$0.00
20d. Maintenance, repair, and upke		20d	\$0.00
20e. Homeowner's association or c		20e	\$0.00
2.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	- · · · · · · · · · · · · · · · · · · ·		φυ.υυ

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 39 of 76

Debtor 1			В	Cooper	Case number (if known)			
	First Na		Middle Name	Last Name				
21.Other	. Speci	fy:				21		\$0.00
	-	our monthly expenses.					_	\$2,859.50
		s 4 through 21.					_	\$0.00
	. ,	` '	,,	, from Official Form 106J-2			_	\$2,859.50
		22a and 22b. The result		penses.		22.		
	-	our monthly net income						
23a. C	Copy lin	e 12 (your combined mo	onthly income) from	Schedule I.		23a	_	\$3,469.72
23b. C	Сору ус	our monthly expenses fro	m line 22 above.			23b	·-	\$2,859.50
		your monthly expenses		income.				\$610.22
T	The res	ult is your monthly net in	come.			23c	_	
For e morto	xample gage pa	, do you expect to finish	paying for your car	ses within the year after loan within the year or do y modification to the terms o	ou expect your			

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 40 of 76

Fill in this information to identify your case:								
Debtor 1	Arnold	В	Cooper					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(,					

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Arnold Cooper	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/7/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 41 of 76

Debtor 1	Arnold	В	Cooper			
Debtor 2	First Name	Middle Name	Last Name			
Spouse, if filing)	First Name	Middle Name	Last Name	·		
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State))		
(If known)						Check if this is
Official	Form 107					amended filing
Stateme	nt of Financia	l Affairs for In	dividuals F	iling for Bankr	uptcy	04
nformation.		d, attach a separate si		ogether, both are equally On the top of any additi		
Part 1: Give	e Details About Your I	Marital Status and W	here You Lived E	Before		
1. What is	your current marital sta	tus?				
П Ма						
	ırried					
느	irried t married					
✓ No		u lived anywhere other	than where you live	e now?		
2. During No	t married the last 3 years, have yo	u lived in the last 3 years	s. Do not include w			Dates Debtor 2 lived there
2. During No	t married the last 3 years, have you s. List all of the places yo	u lived in the last 3 years	s. Do not include w	here you live now.		
During No	t married the last 3 years, have you s. List all of the places you btor 1:	u lived in the last 3 years	s. Do not include w s Debtor 1 lived	here you live now. Debtor 2: Same as Debtor 1		there
During No	t married the last 3 years, have you s. List all of the places yo	u lived in the last 3 years Date there	s. Do not include w s Debtor 1 lived	here you live now. Debtor 2:		there Same as Debtor 1
Policy No.	t married the last 3 years, have you s. List all of the places you btor 1:	u lived in the last 3 years Date there	s. Do not include w s Debtor 1 lived	here you live now. Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
During No	t married the last 3 years, have you s. List all of the places you btor 1:	u lived in the last 3 years Date there	s. Do not include w s Debtor 1 lived	here you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
Policy No.	t married the last 3 years, have you s. List all of the places you btor 1:	u lived in the last 3 years Date there From To	s. Do not include w s Debtor 1 lived	here you live now. Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
During : No No No No No Yes Del	t married the last 3 years, have you s. List all of the places you btor 1: mber Street	u lived in the last 3 years Date there From To	s. Do not include w	here you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
During to No. No. No. No. No. No. No. City	t married the last 3 years, have you s. List all of the places you btor 1:	u lived in the last 3 years Date there From To Zip Code	s. Do not include w	here you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
During to No. No. No. No. No. No. No. City	t married the last 3 years, have you s. List all of the places you btor 1: mber Street y State	u lived in the last 3 years Date there From To Zip Code From	s. Do not include w	here you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 42 of 76

Case number (if known)

Cooper

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$51307.71 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$21011.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Arnold

В

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 43 of 76

В Cooper Debtor 1 Arnold Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 44 of 76

or 1 Arnold		В	Cod	per	Case number	(if known)
First Name		Middle Name	Last	Name		
Insiders include you corporations of which	ir relatives; a ch you are a e for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
Yes. List all pa	vments to a	an insider.				
	,		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
insider? Include payments o	n debts gua		d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
Citv	State	Zip Code				

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 45 of 76

Cooper Debtor 1 Arnold Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2006 Buick was impound \$0 RB's Automotive & Towing Creditor's Name Explain what happened 16500 Pulaski Ave Number Street Property was repossessed. Property was foreclosed. Country Club Hills Illinois 60478 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 46 of 76

Debt	or 1	Arnold	В	Cooper	Case number (if know	n)	
		First Name	Middle Name	Last Name			
11.			filed for bankruptcy, dic se a payment because y	l any creditor, including a b ou owed a debt?	ank or financial institution	, set off any amou	ints from your
	V	No					
	¥	Yes. Fill in the details.					
	Ш	1 es. I III II II le details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		•			
		Number Street					
				Last 4 digits of account i	number: XXXX-		
		City Stat	te Zip Code	-			
		Oity Otal	le Zip Oode				
12.			led for bankruptcy, was odian, or another officia	any of your property in the	oossession of an assignee	for the benefit of o	creditors, a court-
		No					
	¥						
	Ш	Yes					
Dart	5.	List Certain Gifts an	nd Contributions				
ı arı	٠.	not out tall tall tall					
13.	Wi	ithin 2 years before you	filed for bankruptcy, did	d you give any gifts with a to	otal value of more than \$60	00 per person?	
		_					
	✓	No					
		Yes. Fill in the details	for each gift.				
		Gifts with a total valu per person	e of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You C	Pave the Gift	-			
		Tologii to Wildin Tou C	auvo uno am				
				-			
		Number Street		-			
		Hambor Groot					
		City Stat	te Zip Code	-			
		Person's relationship to	VOII				
		r orderr o rolationomp to	you				
						-	
		Person to Whom You 0	2 th - O:ft	-			
		Person to whom You G	save the Gift				
				-			
				_			
		Number Street					
		City Stat	te Zip Code	-			
		-					
		Person's relationship to	you				

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 47 of 76

Debtor 1	Arnold	В	Cooper Case r	number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
. Wit	thin 2 years before you fi	led for bankruptcy, did	you give any gifts or contributions with a	total value of more than \$	600 to any charity?
~	No				
F		er agab gift or contribut	on		
	Yes. Fill in the details fo	r each girt or contribut	OII.		
	Gifts or contributions t		Describe what you contributed	Date you	Value
	that total more than \$	600		contribute	d
					<u> </u>
	Charity's Name		-		
	,				
			-		
	Number Street		-		
	City State	e Zip Code	-		
		·			
rt 6:	List Certain Losses				
Wit	hin 1 year before you file	ed for bankruptcy or si	nce you filed for bankruptcy, did you lose	anything because of theft,	fire, other disaster, or
gar	mbling?				
✓	No				
¥					
ш	Yes. Fill in the details.				
	Describe the property	-	Describe any insurance coverage for		ur Value of property
	how the loss occurred		Include the amount that insurance has		lost
			pending insurance claims on line 33 of	Schedule	
			A/B: Property.		
					_
	List Certain Paymen				
	No				
✓	Yes. Fill in the details.				
	!		Description and value of any property	Date paymo	ent Amount of
			transferred	or transfer	payment
				was made	
	Semrad Law Firm		Attorney's Fee - 350.00	11/22/2017	\$350.00
	Person Who Was Paid		7 1101110) 0 1 00 000100		
	20 S. Clark Street				φ330.00
	Number Street				4030.00
					φ330.00
	28th Floor				<u> </u>
	28th Floor				<u>\$330.00</u>
	Chicago Illino				<u>\$330.00</u>
	•				<u> </u>
	Chicago Illinoi City State	Zip Code			<u> </u>
	Chicago Illino	Zip Code			<u> </u>
	Chicago Illinoi City State	e Zip Code			<u>\$330.00</u>
	Chicago Illinoi City State Email or website address	e Zip Code			<u>\$330.00</u>
	Chicago Illinoi City State Email or website address Person Who Made the P	e Zip Code			<u>\$330.00</u>
	Chicago Illinoi City State Email or website address	e Zip Code			<u>\$330.00</u>
	Chicago Illinoi City State Email or website address Person Who Made the P	e Zip Code			<u>\$330.00</u>
	Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid	e Zip Code			<u>\$350.00</u>
	Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid	e Zip Code			<u>\$550.00</u>
	Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid Number Street	Zip Code Sayment, if Not You			\$550.00
	Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid	Zip Code Sayment, if Not You			\$550.00
	Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid Number Street City State	Zip Code Sayment, if Not You Zip Code			<u>\$550.00</u>
	Chicago Illinoi City State Email or website address Person Who Made the P Person Who Was Paid Number Street	Zip Code Sayment, if Not You Zip Code			3530.00

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 48 of 76

Arnold	В	Cooper	Case n	umber (if known)			
First Name	Middle Name	Last Name					
lp you deal with your creditor	s or to make paym	ents to your creditors?	our behalf p	ay or transfer a	any property to a	anyone w	ho promised to
No Yes. Fill in the details.							
		Description and value of a transferred	ny property		Date payment or transfer was made	Amour	t of payment
Person Who Was Paid							
Number Street							
		•					
City State	Zip Code						
clude both outright transfers and distributed transfers that you have already	transfers made as	security (such as the granting of	a security inte	erest or mortgaç	e on your proper	ty). Do no	rt include gifts
Too. Till in the detaile.		Description and value of paramsferred	roperty			paid	Date transfer was made
Person Who Received Transf	er	-					
Number Street							
City State Person's relationship to you	Zip Code						
Person Who Received Transf	er						
Number Street							
City State Person's relationship to you	Zip Code						
neficiary?		d you transfer any property to	a self-settle	d trust or simi	lar device of wh	ch you a	re a
No Yes. Fill in the details.							
•		Description and value of	the propert	y transferred			Date transfer was made
Name of trust							
	thin 1 year before you filed for lip you deal with your creditor on the include any payment or train the include any train the include and include both outright transfers and transfers that you have already include both outright transfers and transfers that you have already include both outright transfers and transfers that you have already include both outright transfers and transfers that you have already include both outright transfers and transfers that you have already include both outright transfers and transfers that you have already included by the include both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and transfers that you have already included both outright transfers and	thin 1 year before you filed for bankruptcy, did y lp you deal with your creditors or to make payment on the include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a clude both outright transfers and transfers made as a did transfers that you have already listed on this stater. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on you be you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise tre ordinary course of your business or financial affairs? Uses. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf p p you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any or ordinary course of your business or financial affairs? Judge both outright transfers and transfers made as security (such as the granting of a security into d transfer that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Person's relationship to you thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settle neficiary? nese are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settle neficiary? nese are often called asset-protection devices.) Description and value of the property	Last Name Last	Description and value of any property to a self-settled trust or similar device of white ficialry? State Zip Code	In the details. Description and value of the property to anyone, other than property. Date payment or transfer may be present a security furansfer and property to anyone we present the details. Description and value of any property transfer any property to anyone, other than property transfer and value of any property transfer any property transfer any property transfer and value of any property transfer any property transfer and value of any property transfer any property transfer and value of property property or payments received or debts paid in exchange. Description and value of property transfer and value of property or payments received or debts paid in exchange. Description and value of the property transfer and value of the property transferred. Description and value of the property transferred. Description and value of the property transferred.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 49 of 76

В Cooper Debtor 1 Arnold Case number (if known) Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 50 of 76

Cooper Debtor 1 Arnold Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 51 of 76

Debt		Arnold		В		ooper	Cas	e number <i>(if</i>	known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judio	cial or adminis	trative proce	eding under	any environmen	ıtal law? İn	clude settlen	nents and orde	ers.
		No Yes. Fill in the det	tails.								
	Ч	100.1	ano.		Court or ag	ency		Nature o	of the case		Status of the
		Case title									case Pending
					Court Name						On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or C	onnections	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	id you own a	business or	have any of the	following c	onnections to	o any business	9?
					-		activity, either for	ull-time or p	art-time		
		A member of A partner in a			(LLC) or limite	ed liability pa	artnership (LLP)				
			-	, inaging execut	ive of a corp	oration					
		An owner of	at least 5% c	of the voting or	equity securi	ities of a corp	ooration				
		No. None of the a				fau aaab b					
	✓	Yes. Check all that	ат арріу аро	ve and illi in the			re of the busine	SS	Employer lo	dentification n	umber Do not
		Hay Street Bar & G	Arill		F.·II	Camilaa Daata			include So		umber or ITIN.
		Business Name			Full	Service Resta	urant (1/2 Owner)		EIN:		
		4129 W Lincoln F Number Street	1W y		_	_			Datas busis	ness existed	
		Matteson City	Illinois State	60443 Zip Code	Name	e of account	ant or bookkeep	er	Dates busin	iess existed	
									From <u>04/2</u>	017_To	
					Desci	ribe the natu	ire of the busine	SS			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busin	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
		o,	Ciaio	<u> </u>					110111	10	
					Desci	ribe the natu	ire of the busine	SS			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
			Otal:	7: 0 : 1	Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	То	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 52 of 76

Debto	or 1 Arnold		В	Cooper	Case number (if known)
	First Name		Middle Name	Last Name	
	creditors, or	rs before you filed for other parties. In the details below.	bankruptcy, did y	ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
!	_			Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part '	12: Sign Be	elow			
tr	ue and corre	ct. I understand that case can result in fin	making a false sta es up to \$250,000,	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor			Signature of Debtor 2
		Date 12/7/2017			Date
<u>-</u>	No Yes id you pay or	additional pages to		Financial Affairs for Indivi	
L	Yes. Name	ot person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Page 53 of 76 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		NOT	thern District of II	inois	
In re	Arnold B Cooper			Case No.	
	Debtor				(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPE	NSATION O	ATTORNEY F	FOR DEBTOR
(Pursuant to 11 U.S.C. § 329(a) and Foompensation paid to me within one rendered on behalf	year before th	e filing of the petition	in bankruptcy, or agreed t	to be paid to me, for services
F	For legal services, I have agreed to ac	cept			\$4,000.00
F	Prior to the filing of this statement I h	ave received			\$350.00
E	Balance Due				\$3,650.00
2. 7	The source of the compensation paid	to me was:			
	✓ Debtor		Other (specify)		
3. 7	The source of the compensation paid	to me is:			
	Debtor		Other (specify)		
4. [I have not agreed to share the abomembers and associates of my la		compensation with a	ny other person unless th	ney are
[I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy	of the agreement, toge		
5. I	n return for the above-disclosed fee,	I have agreed	to render legal service	for all aspects of the ban	nkruptcy case, including:
	 a. Analysis of the debtor's finance bankruptcy; 	cial situation,	and rendering advice t	o the debtor in determini	ng whether to file a petition in
	b. Preparation and filing of any p	etition, sched	dules, statements of af	fairs and plan which may	be required;
	c. Representation of the debtor	at the meeting	of creditors and conf	rmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	n adversary p	roceedings and other	contested bankruptcy ma	atters;
6. E	By agreement with the debtor(s), the a	above-disclos	ed fee does not includ	e the following services:	
			CERTIFICATION		
	ertify that the foregoing is a completer(s) in this bankruptcy proceedings.	e statement of	f any agreement or arra	angement for payment to	me for representation of the
	12/7/2017			/s/ Elizabeth Placek	
	Date			Signature of Attorney	
				Semrad Law Firm	
				Name of law firm	

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 54 of 76

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 55 of 76

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 56 of 76

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12///2017	
Signed:		
/s/ Arno	old Cooper	
		/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 63 of 76

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cooper, Arnold B Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	RIX		
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is tr	ue and correct to the best of their		
Date:	12/7/2017	/s/ Cooper, Arno Cooper, Arnold I Signature of Deb	В		

WELLS FARGO HM MORTGAG Po Box 10335 Des Moines, IA, 50306

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

ONEMAIN PO BOX 1010 EVANSVILLE, IN, 47706

First Financial Credit 5550 W Touhy Ave, Ste 102 Chicago, IL, 60677

AMEX PO box 981540 El Paso, TX, 79998

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

CAP1/MNRDS 90 CHRISTIANA RD NEW CASTLE, DE, 19720

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

Illinois Department of Employment Security PO Box 19509 Springfield, IL, 62794

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 65 of 76

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Linebarger Goggan Blair & Samplson, LLP 233 S WACKER #4030 Chicago, IL, 60606

Municipal Collections of America Inc 3348 Ridge Road Lansing, IL, 60438

Village of Midlothian 3348 Ridge Road Lansing, IL, 60438

Village of Olympia Fields 20040 Governors Highway Olympia Fields, IL, 60461

Village of Park Forest 350 Victory Dr, Park Forest Park Forest, IL, 60466

Elastic PO BOX 950276 Louisville, KY, 40295

RB's Automotive & Towing 16500 Pulaski Ave Country Club Hills, IL, 60478 B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Amold B Cod	pper	Case No.			
*************************************	Debtor		ستستيني	(If known)		
			Chapter	Chapter 13		
	DISCLOSURE	OF COMPENSATIO	N OF ATTORNEY F	OR DEBTOR		
com	pensation paid to me with) and Fed. Bankr. P. 2016(b), I certi in one year before the filing of the behalf of the debtor(s) in contempl	petition in bankruptcy or agreed t	n he naid to me for services		
	egal services, I have agree			\$4,000.00		
Prior	r to the filing of this stater	nent I have received		\$350.00		
Bala	nce Due			\$3,650.00		
2. The	source of the compensation	on paid to me was:				
	☑ Debtor	Other (specify)				
3. The:	source of the compensatio	on paid to me is:				
	☑ Debtor	Other (specify)				
4. 🗹	I have not agreed to share members and associates o	the above-disclosed compensatior f my law firm.	n with any other person unless the	ey are		
· ************************************	have agreed to share the members or associates of the people sharing in the c	above-disclosed compensation wit my law firm. A copy of the agreeme ompensation, is attached.	th a other person or persons who a ent, together with a list of the name	are not es of		
5. In ret	turn for the above-disclose	ed fee, I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:		
				be to the debtor in determining whether to file a petition in		
ļ.	b. Preparation and filing o	f any petition, schedules, statemer	nts of affairs and plan which may b	pe required;		
t	c. Representation of the d	ebtor at the meeting of creditors ar	nd confirmation hearing, and any a	nfirmation hearing, and any adjourned hearings thereof;		
(d. Representation of the d	ebtor in adversary proceedings and	d other contested bankruptcy matt	ters;		
6. Ву ас	greement with the debtor(s), the above-disclosed fee does no	t include the following services:			
**************************************	7-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1					
l certify debtor(s) ir	/ that the foregoing is a co	CERTIFICA mplete statement of any agreemen nos.		ne for representation of the		
	, , ,	951				
****	11/22/2017 Date		/s/ Elizabeth Placek Signature of Attorney			
			Semrad Law Firm			
			Name of law firm			



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

1 Ales

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 68 of 76

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

HOD

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 69 of 76

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

ADD

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/22/2017	
Signed:	
/s/ Arnold Cooper	
	/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 72 of 76

First Name		coper Case	e number (ifknown)	
Exception 19 and 19	estions for Reporting Purposes	ist Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	primarily for a personal, far business debts? Business vestment or through the o	nily, or household purpose." debts are debts that you incurre peration of the business or inves	ed to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur No.		iny exempt property is excluded ar ute to unsecured creditors?	nd administrative
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,0 ☐ 50,001-100 ☐ More than 1	,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million \$1,000,000, 0 million \$10,000,000	001-\$10 billion 0,001-\$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	001-\$10 billion 0,001-\$50 billion
Rajiwas Sigit Delow	1 1			
I have examined this petition, and I declare under penalty of perjury that the information provided is true a correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me out this clocument, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years both. I 8 U.S.C. §§ 152, 1341 1519, and 3571. Syamold Cooper Signature of Debtor 1				pter 7, 11,12, or 13 oose to proceed ey to help me fill is petition. by fraud in
	Executed on 11/22/2017 MM / DD / V	7777	Executed on	yy - .

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 73 of 76

		Docu	ımenı Page	2 /3 01 /6	
Fill in this infor	mation to identify your o	ase.			
Debtor 1	Amold First Name	B Middle Name	Cooper Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B Case number (#fknown)	ankruptcy Court for the:	Northern	District of Illinois (State)		
***************************************	Form 106De	TT-TML			Check if this is a amended filling
Declarati	on About an	Individual Debto	r's Schedule	es	12/1
	341, 1519, and 3571.	le bankruptcy schedules or ion with a bankruptcy case i	amended schedules. can result in fines up	Making a false statement, con to \$250,000, or imprisonment	ncealing property, or obtaining for up to 20 years, or both. 18
Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out ba	inkruptcy forms?	
\ /	ame of person		Signature (Official	,	aration, and
Under pena that they a	ilty of perjury, I declare re true and correct.	that I have read the summa	ary and schedules file	d with this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date 1/22/2017 MM/DD/YYYY Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 74 of 76

Debtor 1		В	Cooper	Case number (if known)			
	First Name	Middle Name	Last Name	October (analys)			
28. Wit	thin 2 years before you filed fo editors, or other parties. I No	r bankruptcy, did you	give a financial statement to	anyone about your business? Include all financial institutions,			
	Yes, Fill in the details below.						
<u> </u>	100, 7 in 1/1 trie details perow.						
			Date issued				
	Name		MM/DD/YYYY				
	N						
	Number Street						
	City State	Zip Code					
	C: P-1						
Part 12a	Sign Below			NOTIFIED DO THE AND			
a bar	Is/ Arnold Coop	S/ Arnold Cooper		and 1 declare didder perianty of perjury that the answers are r obtaining money or property by fraud in connection with ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	Signature of Debtor	1 1		Signature of Debtor 2			
	Date 11/22/2017			Date			
Did v	ou attach additional pages to	Your Statement of Eir	appoint Affaire for Individuate	Filling for Designation to the transfer			
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
lanca.							
L.I.	'es						
Did yo	ou pay or agree to pay someor	uptcy forms?					
N N	lo						
T Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 75 of 76

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Cooper, Amold B							
	Debtor(s)	Case No.						
		Chapter. Chapter13						
VERIFICATION OF CREDITOR MATRIX								
knowledg	The above named Debtors hereby ve ge.	rify that the attached list of creditors is true and correct to the best of their						
Date:	11/22/2017	Cooper, Amold B Cooper, Amold B Signature of Debtor						

Case 17-36387 Doc 1 Filed 12/07/17 Entered 12/07/17 15:02:54 Desc Main Document Page 76 of 76

Deb	for 1 Arnold First Name	8 Middle Name	Cooper Last Name	Case number (if known)				
16.	Calculate the median fa	mily income that applies to						
	16a. Fill in the state in wh		Illinois					
		people in your household.	3					
	household	nily income for your state and s	To find	a list of applicable median income amounts, go online	\$78,559.00			
17.	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare?							
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	U.S.C. § 1325/E	e than line 16c. On the top of p o)(3). Go to Part 3 and fill out current monthly income from li	Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2), On line 39 of that				
Part	Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(4)				
18.		monthly income from line 11	the contract of the contract o		\$4,833.34			
19.	Deduct the marital adjust commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	:			
	19a. If the marital adjustm	ent does not apply, fill in 0 on I	ine 19a.		-\$0.00			
	19b. Subtract line 19a fr	om line 18.			\$4,833.34			
20.	Calculate your current n	nonthly income for the year. I	Follow these steps:		L			
	20a. Copy line 19b.				\$4,833.34			
	Multiply by 12 (the ni	umber of months in a year).			x 12			
	20b. The result is your cur	rent monthly income for the yea	ar for this part of the form),	\$58,000.08			
	20c. Copy the median fam	ily income for your state and si	ze of household from lin	e 16c.	\$78,559.00			
21.	How do the lines compar							
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.							
	Line 20b is more than 4, The commitment po	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	nerwise ordered by the co	ourt, on the top of page 1 of this form, check box				
Part	g Sign Below							
		1 1	the information on this	statement and in any attachments is true and correct.				
	/s/ Arnold Coop Signature of Debto		Signal X	gnature of Debtor 2				
	Date 12/7/2017 MM/DD/YY		Da	te MM/DD/YYYY				
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C- out Form 122C-2 and file it wil	-2. th this form. On line 39 o	of that form, copy your current monthly income from lin	e 14			